

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: WILLIAM JOSEPH BEZINOVICH  
MARILYN ELIZABETH BEZINOVICH

Case No.: 06-07192

Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/19/2006.
- 2) This case was confirmed on 08/14/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/04/2009.
- 5) The case was converted on 06/10/2009.
- 6) Number of months from filing to the last payment: 35
- 7) Number of months case was pending: 39
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 36,882.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

|  |                     |
|--|---------------------|
| Total paid by or on behalf of the debtor | \$ 58,402.03        |
| Less amount refunded to debtor           | \$ .00              |
| <b>NET RECEIPTS</b>                      | <b>\$ 58,402.03</b> |

**Expenses of Administration:**

|                                       |             |
|---------------------------------------|-------------|
| Attorney's Fees Paid through the Plan | \$ 2,300.00 |
| Court Costs                           | \$ .00      |
| Trustee Expenses and Compensation     | \$ 3,794.98 |
| Other                                 | \$ .00      |

|   |                    |
|---|--------------------|
| <b>TOTAL EXPENSES OF ADMINISTRATION</b> | <b>\$ 6,094.98</b> |
|---|--------------------|

|  |           |
|--|-----------|
| Attorney fees paid and disclosed by debtor | \$ 700.00 |
|--|-----------|

**Scheduled Creditors:**

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| COUNTRYWIDE HOME LOA | SECURED      | 56,980.00              | .00                   | .00                  | 20,347.90             | .00              |
| COUNTRYWIDE HOME LOA | SECURED      | 2,340.00               | .00                   | 2,340.00             | 1,950.00              | .00              |
| LIONCREST HOMEOWNERS | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| RETAIL SERVICES      | SECURED      | 500.00                 | .00                   | 500.00               | 500.00                | 37.54            |
| RETAIL SERVICES      | UNSECURED    | 1,917.00               | NA                    | NA                   | .00                   | .00              |
| RETAIL SERVICES      | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| TOYOTA MOTOR CREDIT  | SECURED      | 14,625.00              | 13,752.00             | 13,752.00            | 12,819.69             | 1,780.51         |
| INTERNAL REVENUE SER | PRIORITY     | 571.00                 | 1,252.68              | 1,252.68             | 1,252.68              | 69.64            |
| INTERNAL REVENUE SER | PRIORITY     | 624.00                 | .00                   | .00                  | .00                   | .00              |
| INTERNAL REVENUE SER | PRIORITY     | 84.00                  | .00                   | .00                  | .00                   | .00              |
| ACTION CARD MASTERCA | UNSECURED    | 876.00                 | 970.95                | 970.95               | 317.61                | 160.15           |
| AMERICASH LOANS LLC  | UNSECURED    | 1,300.00               | 1,245.50              | 1,245.50             | 407.42                | 222.06           |
| AMERICASH LOANS      | UNSECURED    | 400.00                 | NA                    | NA                   | .00                   | .00              |
| ROUNDUP FUNDING LLC  | UNSECURED    | 555.00                 | 763.40                | 763.40               | 249.68                | 126.00           |
| BP CITI              | UNSECURED    | 229.00                 | NA                    | NA                   | .00                   | .00              |
| CAPITAL ONE          | UNSECURED    | 529.00                 | 656.53                | 656.53               | 203.34                | 114.73           |
| CARSON PIRIE SCOTT   | UNSECURED    | 1,534.00               | 1,589.68              | 1,589.68             | 520.02                | 283.49           |
| CARSON PIRIE SCOTT   | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| CHASE BANK USA NA    | UNSECURED    | 3,183.00               | 3,182.20              | 3,182.20             | 1,041.01              | 567.36           |
| CHASE BANK           | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| B-LINE LLC           | UNSECURED    | 469.00                 | 652.40                | 652.40               | 202.08                | 113.97           |
| ECAST SETTLEMENT COR | UNSECURED    | 387.00                 | 453.97                | 453.97               | 140.58                | 79.38            |
| GOVERNORS STATE UNIV | UNSECURED    | 490.00                 | NA                    | NA                   | .00                   | .00              |

**Scheduled Creditors:**

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| GOVERNORS STATE UNIV | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| INTERNAL REVENUE SER | UNSECURED    | 800.00                 | 974.16                | 974.16               | 318.67                | 173.67           |
| KOHL'S               | UNSECURED    | 518.00                 | 584.61                | 584.61               | 181.03                | 102.24           |
| MARSHALL FIELDS      | UNSECURED    | 689.00                 | NA                    | NA                   | .00                   | .00              |
| PDL FINANCIAL SERVIC | UNSECURED    | 400.00                 | 462.00                | 462.00               | 143.07                | 80.78            |
| LVNV FUNDING LLC     | UNSECURED    | 2,044.00               | 2,140.84              | 2,140.84             | 700.32                | 352.52           |
| RETAIL SERVICES      | UNSECURED    | 800.00                 | NA                    | NA                   | .00                   | .00              |
| ECAST SETTLEMENT COR | UNSECURED    | 1,010.00               | 1,007.30              | 1,007.30             | 329.54                | 179.62           |
| ROUNDUP FUNDING LLC  | UNSECURED    | 717.00                 | 723.45                | 723.45               | 236.48                | 129.19           |
| ROUNDUP FUNDING LLC  | UNSECURED    | 433.00                 | 432.03                | 432.03               | 133.81                | 75.48            |
| SEARS CARD           | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| ROUNDUP FUNDING LLC  | UNSECURED    | 604.00                 | 627.79                | 627.79               | 194.42                | 109.74           |
| ROUNDUP FUNDING LLC  | UNSECURED    | 1,659.00               | 1,840.43              | 1,840.43             | 602.06                | 328.14           |
| HOUSEHOLD BANK/PRIVA | UNSECURED    | 890.00                 | 800.00                | 800.00               | 261.63                | 142.68           |
| VALUE CITY DEPT STOR | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| WALMART              | UNSECURED    | 955.00                 | 1,025.33              | .00                  | .00                   | .00              |
| WALMART              | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| WASHINGTON MUTUAL BA | UNSECURED    | 9,992.00               | NA                    | NA                   | .00                   | .00              |
| WASHINGTON MUTUAL BA | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| WORLD FINANCIAL NETW | UNSECURED    | 612.00                 | 611.86                | 611.86               | 189.47                | 106.96           |
| JEFFERSON CAPITAL SY | UNSECURED    | NA                     | 733.85                | 733.85               | 240.02                | 130.87           |
| GE MONEY BANK        | UNSECURED    | NA                     | 733.85                | .00                  | .00                   | .00              |
| ASSET ACCEPTANCE LLC | UNSECURED    | NA                     | 5,745.67              | 5,745.67             | 1,879.59              | 1,024.43         |
| ECAST SETTLEMENT COR | UNSECURED    | NA                     | 1,025.33              | 1,025.33             | 294.67                | 159.11           |

**Summary of Disbursements to Creditors:**

|                                     | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Int.<br/>Paid</u> |
|-------------------------------------|--------------------------|---------------------------|----------------------|
| <b>Secured Payments:</b>            |                          |                           |                      |
| Mortgage Ongoing                    | .00                      | 20,347.90                 | .00                  |
| Mortgage Arrearage                  | 2,340.00                 | 1,950.00                  | .00                  |
| Debt Secured by Vehicle             | 13,752.00                | 12,819.69                 | 1,780.51             |
| All Other Secured                   | <u>500.00</u>            | <u>500.00</u>             | <u>37.54</u>         |
| <b>TOTAL SECURED:</b>               | 16,592.00                | 35,617.59                 | 1,818.05             |
| <b>Priority Unsecured Payments:</b> |                          |                           |                      |
| Domestic Support Arrearage          | .00                      | .00                       | .00                  |
| Domestic Support Ongoing            | .00                      | .00                       | .00                  |
| All Other Priority                  | <u>1,252.68</u>          | <u>1,252.68</u>           | <u>69.64</u>         |
| <b>TOTAL PRIORITY:</b>              | 1,252.68                 | 1,252.68                  | 69.64                |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | 27,223.95                | 8,786.52                  | 4,762.57             |

**Disbursements:**

|                             |              |              |
|-----------------------------|--------------|--------------|
| Expenses of Administration  | \$ 6,094.98  |              |
| Disbursements to Creditors  | \$ 52,307.05 |              |
| <b>TOTAL DISBURSEMENTS:</b> |              | \$ 58,402.03 |

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/29/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.